

Our Broker Compensation

Your business is extremely important to us, and we thank you for choosing Rozon Insurance Brokers Limited, to service your insurance needs. As your Independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable and understandable.

Our role is to provide you with the best insurance value that combines coverage, service and price.

We also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we are providing you with a list of insurance companies that we represent on a contractual basis and have included the range of compensation each provides as a percentage of your overall premium. *Please see the table below for this list.*

In order for us to maintain strong relationships with quality insurance companies, we work with each to provide the type of business they desire. The insurers shown on the table with an asterisk (*) recognize our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the Insurer. Contingent (Profit) Commission is not guaranteed.

For detailed information on Contingent Commission, please visit the individual company's website.

Your insurer provides a Consumer Code of Rights and Responsibilities, which is included with your policy. If you have any questions regarding this, or any other aspect of your insurance, please contact us.

Insurers that we represent on a contractual basis showing the range of compensation each provides as a percentage of your overall premium:

Insurance Company	Personal Automobile	Personal Property	Commercial Insurance
Aviva Elite	12.5%	20%	N/A
Aviva Insurance*	12.5%	20%	7.5% to 20%
CAA Insurance	12.5%	20%	N/A
Chubb Insurance	N/A	15% to 20%	N/A
Economical Insurance* (incl. Western General)	10% to 12.5%	20%	7.5% to 20%
Economical Insurance Group Program	10%	17.5%	N/A
Gore Mutual*	10% to 12.5%	20%	7.5% to 20%
Grenville Mutual*	12.5%	20%	12.5% to 20%
Intact Insurance*	10% to 12.5%	20%	7.5% to 20%
Jevco Insurance	5% to 12.5%	N/A	N/A
Maple Mutual Insurance	12.5%	20%	N/A
Markel Insurance	N/A	N/A	15% - 20%
M-JAK Insurance	N/A	Up to 15%	7.5% to 15%
Nordic Insurance (Facility)**	6% to 11%	N/A	6% to 11%

Optimum Insurance*	12.5%	20%	12.5% to 20%
The Commonwell Mutual Insurance Group*	12.5%	20%	12.5% - 20%
Other Managing General Agents (MGAs) and Specialty Markets	N/A	N/A	Up to 17.5%

**Nordic Insurance commission for most policy types is capped at \$370 per policy.

1. Rozon Insurance Brokers is a minority shareholder in M-JAK Insurance Brokerage Inc., a Managing General Agent that we may contract with for specialty products.
2. Rozon Insurance Brokers may charge a brokerage policy fee on select specialty products, ranging between \$50 and \$250.